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| 09/785,929   | 02/16/2001  | Srihari Kumar        | P3961               | 4318             |
| 24739 7590 02/11/2008<br>CENTRAL COAST PATENT AGENCY, INC<br>3 HANGAR WAY SUITE D<br>WATSONVILLE, CA 95076 |             |                      |                     |                  |
| EXAMINER   |             |                      |                     |                  |
| GREENE, DANIEL LAWSON  |             |                      |                     |                  |
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**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

# Office Action Summary

**Application No.**

09/785,929

**Applicant(s)**

KUMAR ET AL.

**Examiner**

DANIEL L. GREENE

**Art Unit**

3694

**Period for Reply** -- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 31 October 2007.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 13-23 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 13-23 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
- Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☒ Information Disclosure Statement(s) (PTO/SB/08)
- Paper No(s)/Mail Date: 4/20/03

- 4) ☐ Interview Summary (PTO-413)  
Paper No(s)/Mail Date: \_\_\_\_\_
- 5) ☐ Notice of Informal Patent Application
- 6) ☐ Other: \_\_\_\_\_

## **DETAILED ACTION**

### ***Continued Examination Under 37 CFR 1.114***

1. A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on 10/31/2007 has been entered.
2. Claims 13-23 are pending. Claims 13 and 14 have been amended in the response entered 10/31/2007. Claims 1-12 and 24-34 were previously cancelled.

### ***Response to Arguments***

3. It is not seen wherein applicant responded to the Examiners contentions set forth in section 4 of the previous Office action mailed 10/12/2007, which in turn directs attention to section 10 of the previous Office action mailed 5/7/2007. Applicant's failure to respond to the contentions of said section 4 is considered supporting the Examiners contentions that the instant invention is indeed obvious when considering the combination of APA, case law and/or Kolling. Again as set forth in said section 4:

"If applicant is of the opinion that the APA does not set forth aggregation of all of an individuals bill paying requirements, then resort may be had to the teachings of Kolling to show that it is known in the bill pay art to provide a system that is capable of interfacing with all of a persons billing needs. See for example,

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the abstract, figures and col. 1, lines 14- 37, col. 2 lines 63 through col. 4 line 18, col. 11 line5 through col. 13, lines 15, etc.

At the time of the invention it would have been obvious to one of ordinary skill in the art to apply the teachings of Kolling to APA in order to aggregate all of a persons billing requirements into one location for the purpose and benefit of convenience, to both the person and the billers in standardizing the method in which bills are paid for the additional benefit of saving the billers money by minimizing failures of payment."

Accordingly, the rejection of section 10 of the previous Office action mailed 5/7/2007 is sustained and incorporated herein (as set forth below in the corresponding rejection under 35 USC 103) as further explained in section 4 of the previous Office action mailed 10/12/2007 and expounded upon immediately above.

**4. Applicant's arguments regarding section 5 of the previous Office action have been fully considered but they are not persuasive.**

Per Applicant's admission:

"...claims may be differently worded and still define the same invention. Thus, a claim reciting a widget having a length of "36 inches" defines the same invention as a claim reciting the same widget having a length of "3 feet."

This appears to be the case here. It appears Applicant fails to appreciate the similarities/correlation of the following limitations. Note that the claims have been updated by the current amendment and reflected herein, that is, the analogies here are based on the new claims received 10/31/2007.

| Claim 13 of instant application  | Claim 1 of U.S. 6,859,212  |
|--|--|
| <p>An interactive bill-payment system <del>for online management, viewing and payment on behalf of a user of itemized bills by proxy over a data-packet-network:</del></p> | <p>...a software suite (<i>interactive bill-payment system</i>) for enabling viewing and manipulation (<i>management, viewing and payment</i>) of multiple categories of aggregated data compiled from a plurality of data sources (<i>itemized bills</i>) and accessible through a single interfacing node operated on a data-packet-network (<i>by proxy over a data-packet- network:</i>)</p> |

Regarding the second limitation that Applicant alleges is not disclosed:

|  |   |
|--|---|
| <p>a first server node connected to a wide area network, the server node providing a service- access-point for the user;</p> | <p>an interactive main interface accessible through the summary interface, the main interface for listing new transactions related to</p> |
|--|---|

|  |                                   |
|--|-----------------------------------|
|  | registered financial<br>accounts; |
|--|-----------------------------------|

It must be noted that Claim 1 continues with the limitation:

"an interactive transfer-funds link provided **within the summary interface** of the module for linking the summary face of the module to a secondary interface for transferring funds from one account to another, characterized in that a user operating the main interface from **a remote node** having access to the data-packet-network may view all transactions according to option of category, account, and time period." (emphasis added)

Here it is considered that the interactive main interface (accessible within the summary interface) inherently includes a first server node, because the user uses "a remote node" (Defined in claim 5 (of '212) as a personal computer with access to the internet)

Again, applicant's arguments are not considered as overcoming the Examiners allegations that the same invention is being claimed merely using different language.

Applicant is invited to review section 6 of the previous Office action wherein it is stated:

"An appropriate response to this instant rejection is either **a complete and detailed argument expressing specifically which limitations are not found in the claims** and/or that set forth in sections 11 & 12 of the previous Office action, i.e. a terminal disclaimer, etc." (Emphasis added)

5. Applicant's arguments, see pages 8-11, filed 10/31/2007, with respect to the rejection(s) of claim(s) 13-23 in section 8 of the previous Office action mailed 10/12/2007 have been fully considered and are persuasive, because for example, the argument in the first paragraph on page 9 of said arguments. Therefore, the rejection of said section 8 has been withdrawn. However, upon further consideration, a new ground(s) of rejection is made as set forth below.

**The text of those sections of Title 35, U.S. Code not included in this action can be found in a prior Office action.**

***Claim Rejections - 35 USC § 103***

6. Claims 13-23 are rejected under 35 U.S.C. 103(a) as being unpatentable over APA in view of Kolling for the reasons set forth in section 3 above, which in directs attention to section 4 of the previous Office action mailed 10/12/2007, which in turn directs attention to section 10 of the previous Office action mailed 5/7/2007.

It is not seen wherein applicant has overcome the arguments already of record.

7. Claims 13-23 are rejected under 35 U.S.C. 103(a) as being unpatentable over DCU Bill Payer in view of Horvitz "Panel: Innovations in Money and Payment Preserving Competition in Electronic Home Banking"

**Regarding claim 13**, DCU sets forth an interactive bill-payment system, comprising:

A first server node connected to a wide area network, the first server node providing a service-access-point for accessing users (See, for example, page 1, the first sentence of the first paragraph and 4<sup>th</sup> paragraph, first sentence, "Bill Payer Screen in Dial-Up PC Branch");

A bill-payment software executing on the first server node, providing an interactive interface where the user may pay selected itemized bills.

DCU does not appear to expressly disclose a second server node connected to the network and accessible to the first server node, the second server node providing automated navigation to billing sources subscribed to by the user collecting itemized bills and bill related data and providing same to the first server node.

Horvitz is an article concerning innovations in electronic commerce and electronic home banking. Horvitz discloses that AS OF November 1996, (almost 12 years ago) it was known that:

**"Electronic home banking, as generally conceived, does not involve cutting-edge technology or sophisticated services. Most planning involves only bill paying and ability access account information on-line. This usually includes the ability to transfer funds between accounts, and perhaps to open CDs. Other functions are further down the road, such as the ability to replenish a stored-value card, or the ability to receive bills electronically.**

It should be noted that while access to account information **obviously requires some connection with the bank**, bill paying is not on-line with the bank and, in fact, does not even need the participation or cooperation of the bank. Electronic home banking involves several pieces and the combined efforts of several participants.

**Some electronic device is needed in the home**, but there has been uncertainty as to



whether the most promising device is the telephone, interactive TV, or the personal computer (Bogolin 1995). The first two have the advantage of universal presence and familiarity. Telephone banking is already well established and utilized for limited functions. **The PC is a device better suited for banking functions (the presence of a keyboard and printer are important), but now only about 34 percent of households have PCs, and only about half of these have modems.**

**Home banking also requires some user interface or software system.** Intuit's Quicken is by far the leading product on the market, with Microsoft's Money and Meca's Managing Your Money far behind. Only Quicken has an economically significant base of existing users, though independent reviews of these three products find them comparable in quality.

There must also be a communication system. This must involve an interface or switching with the bank for access to account information, and communication with back-end bill-paying operation. Ultimately, that bill paying will be electronic, but at present as much as 50-70 percent of the payments made by third-party bill payers are paper based. Many payees cannot accept electronic payment, and many others avoid such payments since the costs (at existing low volumes) are substantially higher than the costs of handling checks.

**At the present time, no single bank or firm has the products and expertise to provide all the pieces of a comprehensive home banking service."** (Emphasis added)

At the time of the invention it would have been obvious to one of ordinary skill to utilize the teachings of Horvitz to modify DCU in order to arrive at a comprehensive home banking service including a second server node connected to the network and accessible to the first server node, the second server node providing automated navigation to billing sources subscribed to by the user collecting itemized bills and bill related data and providing same to the first server node as such is nothing more than aggregating all financial accounts and dealings into a comprehensive home banking service. Again, **Horvitz teaches motivation to arrive at such an invention** and disclose several companies pursuing the same interests.

**Regarding claim 14**, DCU discloses that the wide-area network is the Internet network on, for example, page 1.

**Regarding claim 15** DCU inherently discloses that the first server node is a portal server providing personalized interfaces in hypertext markup language because page 1 sets forth an Internet connection. It is understood that Internet connectivity is typically communicated with hypertext markup language.

Resort may be had to U.S. Patent 6,078,907 to Lamm col. 2 lines 13-18 to show that the World Wide Web is a collection of networks liked together using **files written in Hypertext Mark-up Language (HTML)**. Thus DCU inherently uses and discloses such.

If applicant is of the opinion that DCU does not inherently disclose such, then it would have been obvious to do so for the purpose of conforming to the transmission protocols available at the time, as such is nothing more than another way to perform the same task, i.e. liking files together with HTML.

**Regarding claim 16**, DCU discloses that the data sources require a username and password for access to user bill information in the first sentence of paragraph 4 on page 1 "When you access the Bill Payer screen in Dial-Up PC Branch."

**Examiners NOTE / Official notice: The Examiner has personally used DCU's bill payment system since 2001 and hereby states that it was required to enter my account number and password to access the bill payment system. Further, it is old and well known in the art to require**

**usernames and passwords to access sensitive and/or financial information.**

**See for example, US 6,078,902 to Schenkler.**

If applicant is of the opinion that there may be some patentable weight in specifying that it is the "second server" that requires the login information and retrieves the information then at the time of the invention it would have been obvious to provide DCU with such capabilities as taught to be desirable by Horvitz to provide a comprehensive home banking service.

**Regarding claims 17-19**, DCU discloses that the remote computer nodes can be personal computers, cellular phones or hand-held computers with accessibility to the Internet.

Further, Resort may be had to case law to show that there is no inventive concept in merely making access to the system portable. See for example, In re Lindberg, 93 USPQ 23 (CCPA)

"It is not regarded as inventive to merely make an old device portable or movable without producing any new and unexpected result"

In this case, it should be understood that the old device would be the method of accessing the system by, example a home computer and the portable devices would be the new technology that does the same thing, i.e. cell phones, PDA's, tablet computers, etc.

**Regarding claim 20**, DCU discloses that the second server node stores aggregated bill data on behalf of the user in a connected data repository held externally from the server on, for example, page 2, third paragraph, "It's easy-

Setting up and paying vendors is simple and fast." (means data is stored on the second node)

It must be appreciated that since DCU already stores aggregated account data regarding at least checking and saving and bill payer data, that it is also inherently capable of storing data for ANY NUMBER of accounts that DCU wants. This could be considered a design choice. Even so, It would have been obvious to one of ordinary skill in the art to modify DCU to include whatever account data one wished for the purpose of aggregating all account data into one place as taught by Horvitz.

**Regarding claim 21**, DCU inherently discloses that the bill-payment software interface is linked to a plurality of secondary interfaces provided in the form of hypertext markup language because, for example it is known for networks to communicate in such manners and DCU uses a network.

Resort may be had to U.S. Patent 6,078,907 to Lamm col. 2 lines 13-18 to show that the World Wide Web is a collection of networks linked together using files written in Hypertext Mark-up Language.

**Regarding claim 22**, DCU discloses that the management of the listed bills include at least viewing a full account of the bill, marking that the bill has been paid, deleting the bill, and receiving an alert associated with the bill. Applicant is invited to review the DCU Bill payer demonstration located @ [www.dcu.org/electronic\\_services/index.html](http://www.dcu.org/electronic_services/index.html) the tab marked "PC Branch Online

Demo" available from the [www.dcu.org](http://www.dcu.org) website for a review of all of the features said bill pay system offers, which includes those claimed above.

Also see the DCU PC Branch Bill payer screen shot, available on the PC Branch Menu, available @ [https://www.dcu.org/pc\\_branch/welcome.html](https://www.dcu.org/pc_branch/welcome.html), last accessed 10/01/2007

**Regarding claim 23**, DCU discloses that obtaining advice regarding selected treatment of the bill includes system recommendations because it advises you when your bills are past due. Further, you can set up DCU to email you when bills are first received, pending payment and paid. This is further considered "advice" because, for example, the first time the bill arrives, DCU advises you that it needs payment by sending you the email saying when it's due, along with the amount due, AND a link to see the actual bill or link to the biller's website.

**8. Claims 13-23 are rejected under 35 U.S.C. 103(a) as being obvious over U.S. Patent 5,903,881 to Schrader et al. (Schrader) in view of MPEP section 2144.04 as cited immediately below.**

## **V. MAKING PORTABLE, INTEGRAL, SEPARABLE, ADJUSTABLE, OR CONTINUOUS**

### **C. Making Separable**

*In re Dulberg*, 289 F.2d 522, 523, 129 USPQ 348, 349 (CCPA 1961) (The claimed structure, a lipstick holder with a removable cap, was fully met by the prior art except that in the prior art the cap is "press fitted" and therefore not manually removable. The court held that "if it were considered desirable for any reason to obtain access to the end of [the prior art's]

holder to which the cap is applied, it would be obvious to make the cap removable for that purpose.").

## **VI. REVERSAL, DUPLICATION, OR REARRANGEMENT OF PARTS**

### ***C. Rearrangement of Parts***

*In re Japikse*, 181 F.2d 1019, 86 USPQ 70 (CCPA 1950) (Claims to a hydraulic power press which read on the prior art except with regard to the position of the starting switch were held unpatentable because shifting the position of the starting switch would not have modified the operation of the device.);

*In re Kuhle*, 526 F.2d 553, 188 USPQ 7 (CCPA 1975) (the particular placement of a contact in a conductivity measuring device was held to be an obvious matter of design choice). However, "The mere fact that a worker in the art could rearrange the parts of the reference device to meet the terms of the claims on appeal is not by itself sufficient to support a finding of obviousness. The prior art must provide a motivation or reason for the worker in the art, without the benefit of appellant's specification, to make the necessary changes in the reference device." *Ex parte Chicago Rawhide Mfg. Co.*, 223 USPQ 351, 353 (Bd. Pat. App. & Inter. 1984).

**Per claim 13** Schrader sets forth an interactive bill-payment system comprising:

a first server node connected to a wide-area network, the first server node providing a service-access-point for a user (See for example, the Abstract, Col. 5 line 58-Col. 6 line 67, Col. 13, lines 45-50, etc.)

a bill-payment software executing on the first server node, providing an interactive interface where the user may view and pay selected itemized bills (See for example the Abstract, The Figures, Col. 13, lines 7+, etc.)

In contrast to the claimed invention, Schrader discloses that it is the software operating on the first node that is providing the automated navigation to the billing sources subscribed to by the user collecting itemized bills and bill-related data, and presenting same to the software executing on the first server node.

Accordingly, Schrader does not appear to expressly disclose that it is a "second server" node connected to the network and accessible to the first server node providing the automated navigation to the billing sources subscribed to by the user collecting itemized bills and bill-related data, and presenting same to the software executing on the first server node.

Considering the teachings of MPEP 2144.04.V.C. Making separable, especially In re Dulberg, 129 USPQ 348, (CCPA 1961)

"It has been held that constructing a formerly integral structure in various elements involves only routine skill in the art"

At the time of the invention it would have been obvious to one of ordinary skill in the art to utilize not only a "second server" but any number of servers to provide automated navigation to the various financial accounts as such is nothing more than a separation of parts. Schrader discloses that the aggregation of the data is done by a first server. There is no novelty in merely separating the aggregation module from the first node and placing in on a second node when the end result remains the same. That is, the first node still has the information

to process and display to the user. Again, it makes no difference how one of ordinary skill in the art could chop up the different modules of Schrader to function on any number of server nodes as long as the end result remains the same, i.e. a one stop shop for all the financial information a user desires to view.

Also, one must consider the teachings of MPEP 2144.04.VI.C. regarding the rearrangement of parts of Schrader. At the time of the invention it would have been obvious to one of ordinary skill in the art to rearrange which module gathers the financial data from the various accounts online. That is, it would have been obvious to place the account aggregation module on a second server that is located at a remote location with constant online connection for the benefits of having a server node online at all times that can access and update multiple accounts without the user having to be online to get said updates. Schrader teaches that the program must go online to retrieve current data for each account. Downloading information from multiple various sources can be time consuming. Accordingly for the benefit of saving time, it would have also been obvious to place the aggregation module on a second server. Schrader discloses that the aggregation of the data is done by a first server but again there is no novelty in merely rearranging where the aggregation module resides, merely that it exists and is performing its intended function, i.e. retrieve account information for any account the user desires.

Again the end result remains the same, that is, the first node still has the information from all of the accounts.



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If applicant is of the opinion that Schrader is only concerned with bank accounts and not applicable to the viewing and manipulation other financial accounts, then resort must be had to the "teachings" of Schrader

Schrader teaches in Col. 5 lines 11-35

"As the foregoing discussion indicates, users of these various types of online banking products have to navigate between multiple different user interfaces to perform a single task. Usability research on users working with these types of products has shown that at each navigation step, there was high potential for error and confusion. Users are not always sure how information in one user interface screen is related to information in another screen, or when it is necessary to switch to another part of the product to proceed through a task.

**The need for easy-to-use and efficient online banking software products and systems becomes even more pronounced when considering that different users have different needs, expectations, and abilities.**

Research has shown that there are two types of users of financial software products: Organizers and Transactors. **Organizers specifically intend to use their financial software products to organize, categorize, and track their finances with precision and detailed accuracy.** For these types of users, conventional software products that provide the ability to categorize transactions, produce complex reports of income and expenses, and the like are seen as useful tools." (Emphasis added)

Specifically "Organizers specifically intend to use their financial software products to organize, categorize, and track their finances with precision and detailed accuracy."

Finances can be defined as "The management of money, banking, investments, and credit. "

Clearly Schrader can not only be considered as be directed towards online banking, but to the total management of ALL of a users finances. Accordingly, Schrader's invention is considered as applicable to access any and all financial accounts of a user. See for example, at least, Col. 8 lines 10-25.

**Regarding claim 14** and the limitation herein the wide-area network is the Internet network, see for example, Fig. 13, and Col. 1 lines 6-11 wherein it is understood that “on-line” means the “Internet”.

**Regarding claim 15** and the limitation wherein the first server node is a portal server providing a personalized interface for the user in hypertext markup language (HTML), resort may be had to U.S. Patent 6,078,907 to Lamm col. 2 lines 13-18 to show that the World Wide Web is a collection of networks linked together using **files written in Hypertext Mark-up Language (HTML)**. Accordingly HTML is recognized as an art level equivalent computer code/language for the presentation of information and as such would be obvious to utilize such.

**Regarding claim 16** and the limitation wherein the data sources are subscribed to by the user requiring the second server node to enter a username and password on behalf of the user for access to user bill information, see Col. 2 lines 53-62 wherein the terms various registration and other user data are considered as reading on username and password.

Further per the Official Notice of the previous Office action, **it is old and well known in the art to require usernames and passwords to access sensitive and/or financial information. See for example, US 6,078,902 to Schenkler.**

**Regarding claim 17** and the limitation wherein the remote computer node is a personal computer with accessibility to the Internet, see for example, Figure 13.

**Regarding claim 18** and the limitation wherein the remote computer node is a cellular telephone with accessibility to the Internet.

**The Examiner takes official notice that it is old and well known to utilize any device capable of performing the same tasks as a computer to perform said task. Cellular phones are capable of performing many of the same tasks as computers and as such they are obvious substitutes and it is obvious to utilize them.**

**Regarding claim 19** and the limitation wherein the remote computer node is a hand-held computers with accessibility to the Internet.

**The Examiner takes official notice that it is old and well known to utilize any device capable of performing the same tasks as a computer to perform said task. Cellular phones are capable of performing many of the same tasks as computers and as such they are obvious substitutes and it is obvious to utilize them.**

**Regarding claim 20** and the limitation wherein the second server node stores aggregated bill data on behalf of the user in a connected data repository remote from the second server node.

**The Examiner takes Official notice that it is old and well known for data to be backed-up and even replicated onto or into other media/storage devices remote from the origination source for the benefit of AT LEAST preventing**

**the loss of said data as well as being able to access said data when the originating source is off line or no longer available for whatever reason.**

**Regarding claim 21** and the limitation wherein the bill- payment software interface is linked to a plurality of secondary interfaces provided in the form of hypertext markup language again, resort may be had to U.S. Patent 6,078,907 to Lamm col. 2 lines 13-18 to show that the World Wide Web is a collection of networks linked together using files written in Hypertext Mark-up Language (HTML). Accordingly HTML is recognized as an art level equivalent computer code/language for the presentation of information and as such would be obvious to utilize such..

**Regarding claim 22** and the limitation wherein the management of the listed bills include at least viewing a complete representation of the bill, annotating that the bill has been paid, deleting the bill, and receiving an alert associated with the bill, see for example, Col. 6 lines 5-10.

**Regarding claim 23** and the limitation wherein selected management of the bill includes recommendations from the system, see for example, Col. 14 lines 25-28, wherein the recommendation is considered as the error message saying the data was entered incorrectly

### ***Conclusion***

9. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

Quicken Webentry shows that quicken went to an online version in 1999, which is a "second server node".

Wikipedia defines "Account aggregation" aiding in the understanding of the current invention.

10. Any inquiry concerning this communication or earlier communications from the examiner should be directed to DANIEL L. GREENE whose telephone number is (571)272-6876. The examiner can normally be reached on Mon-Thur.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James P. Trammell can be reached on (571) 272-6712. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

11. Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/James P Trammell/  
Supervisory Patent Examiner, Art Unit 3694

